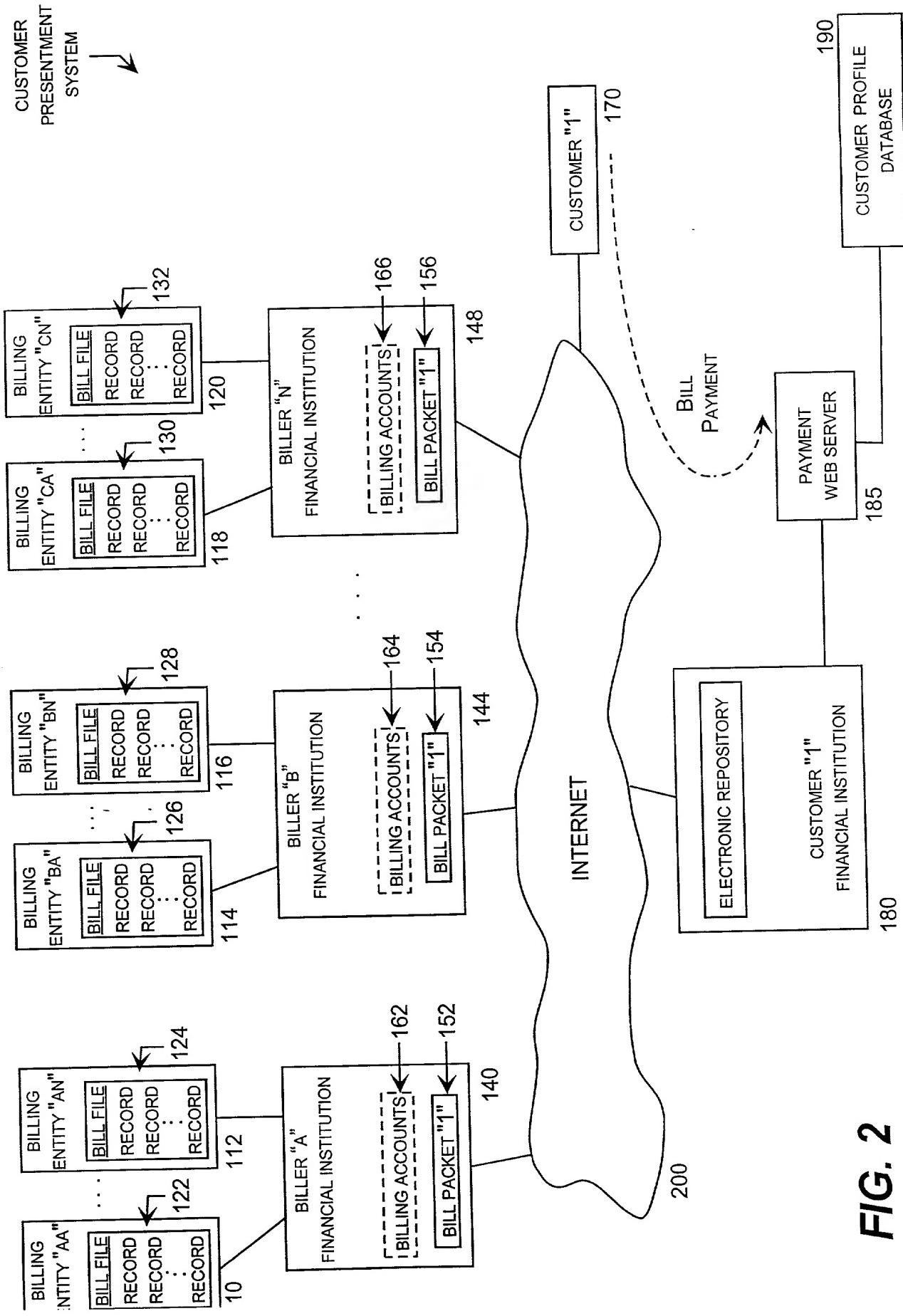


FIG. 1

**FIG. 2**

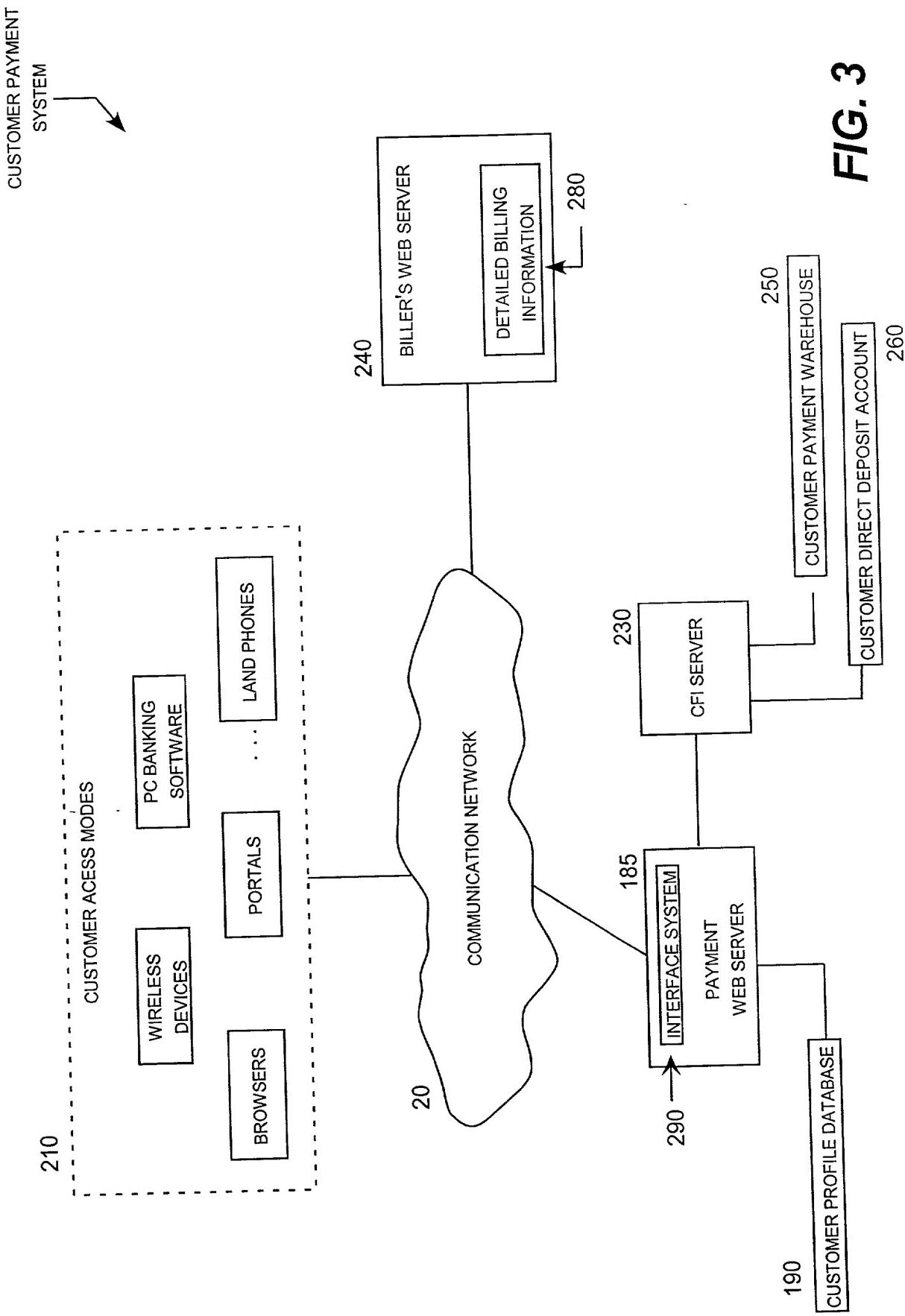


FIG. 3

FIG. 4

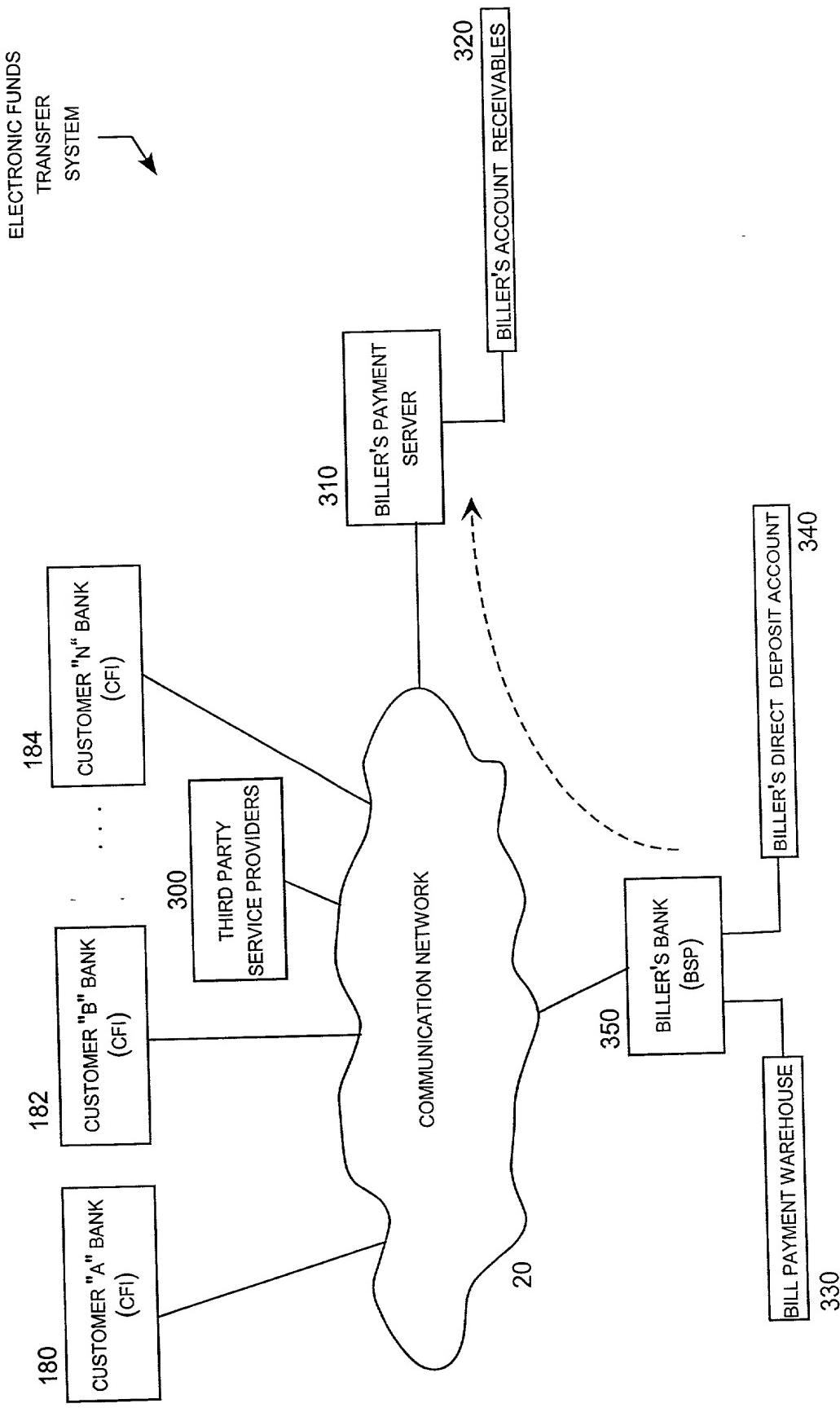
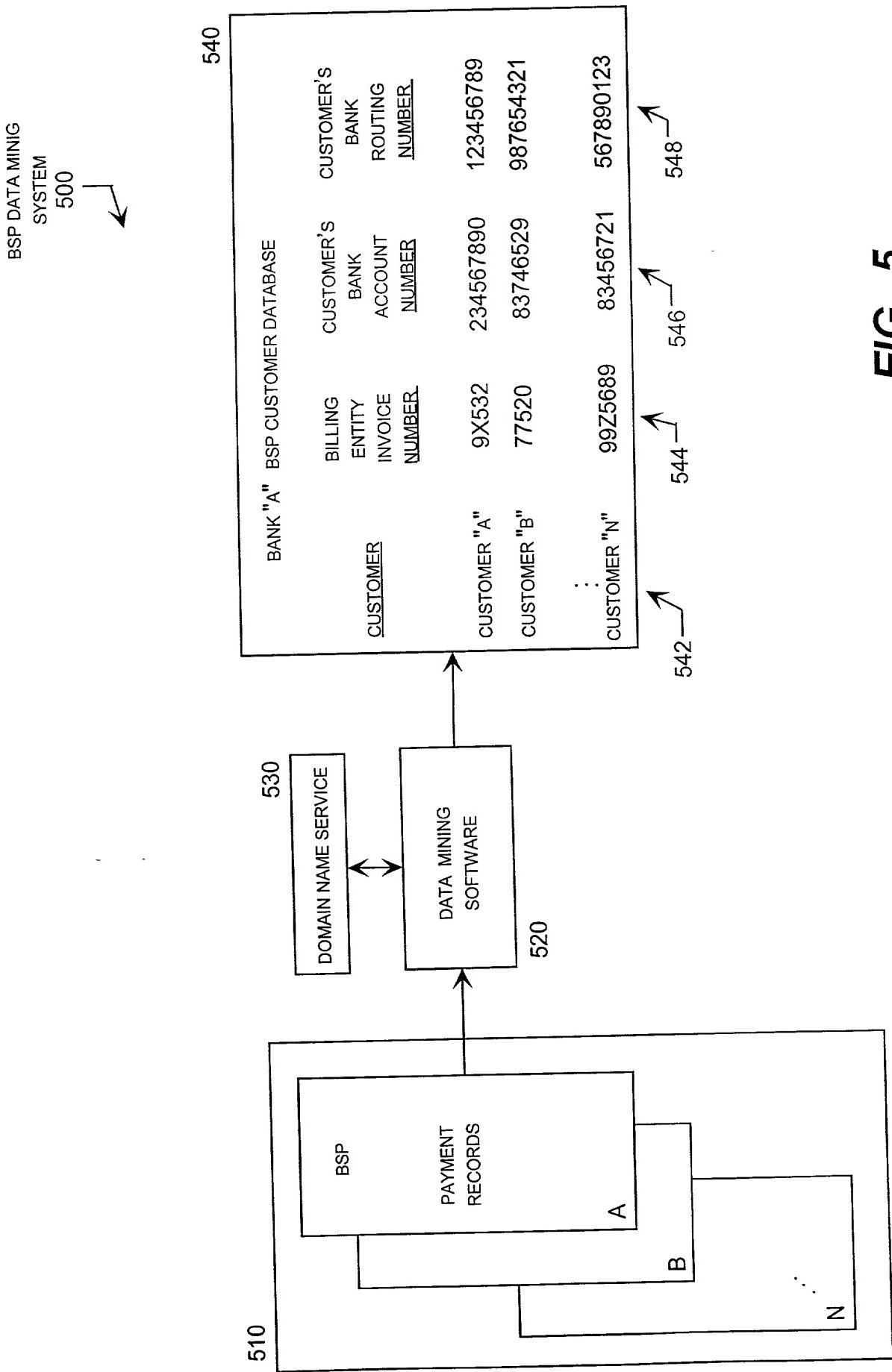
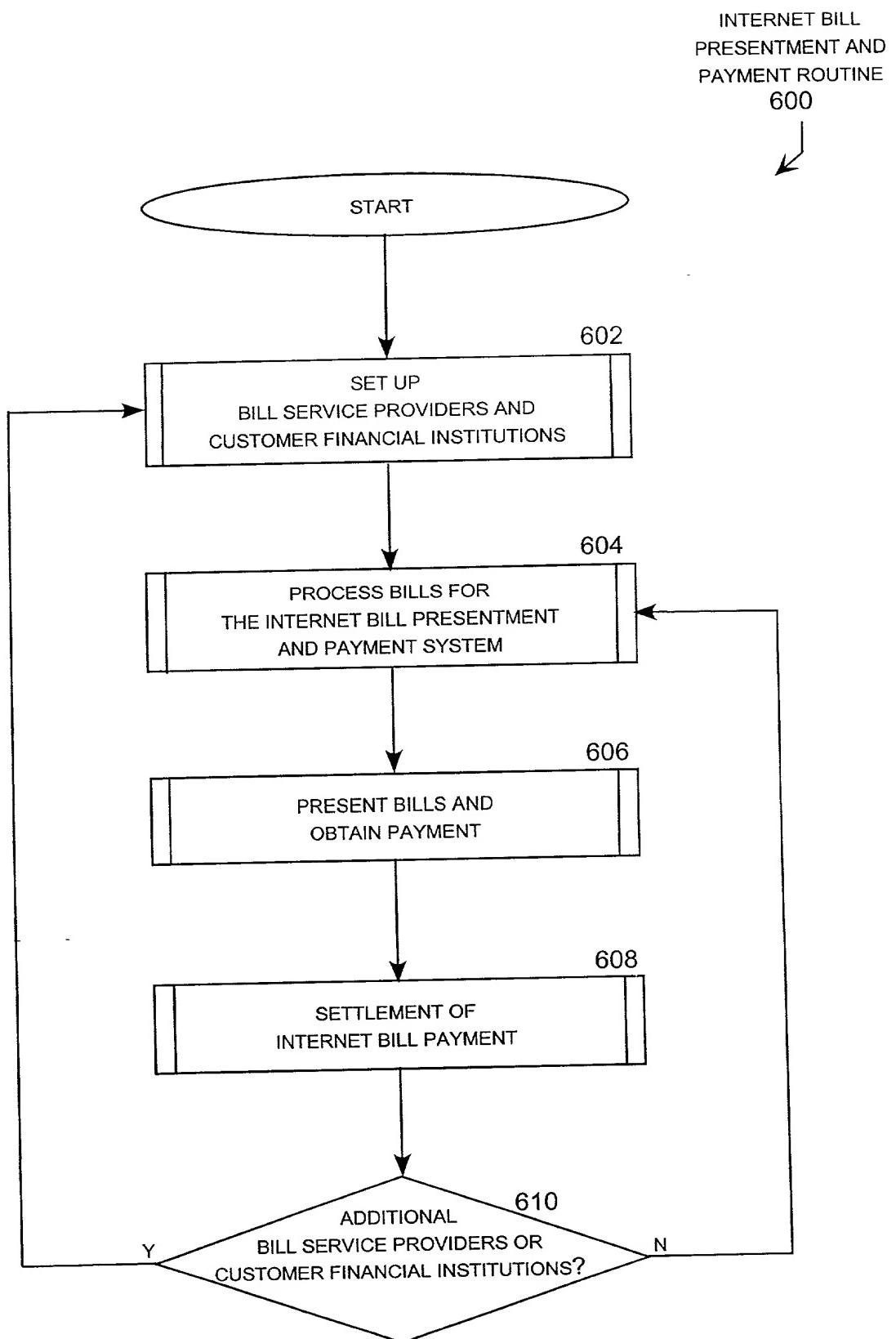
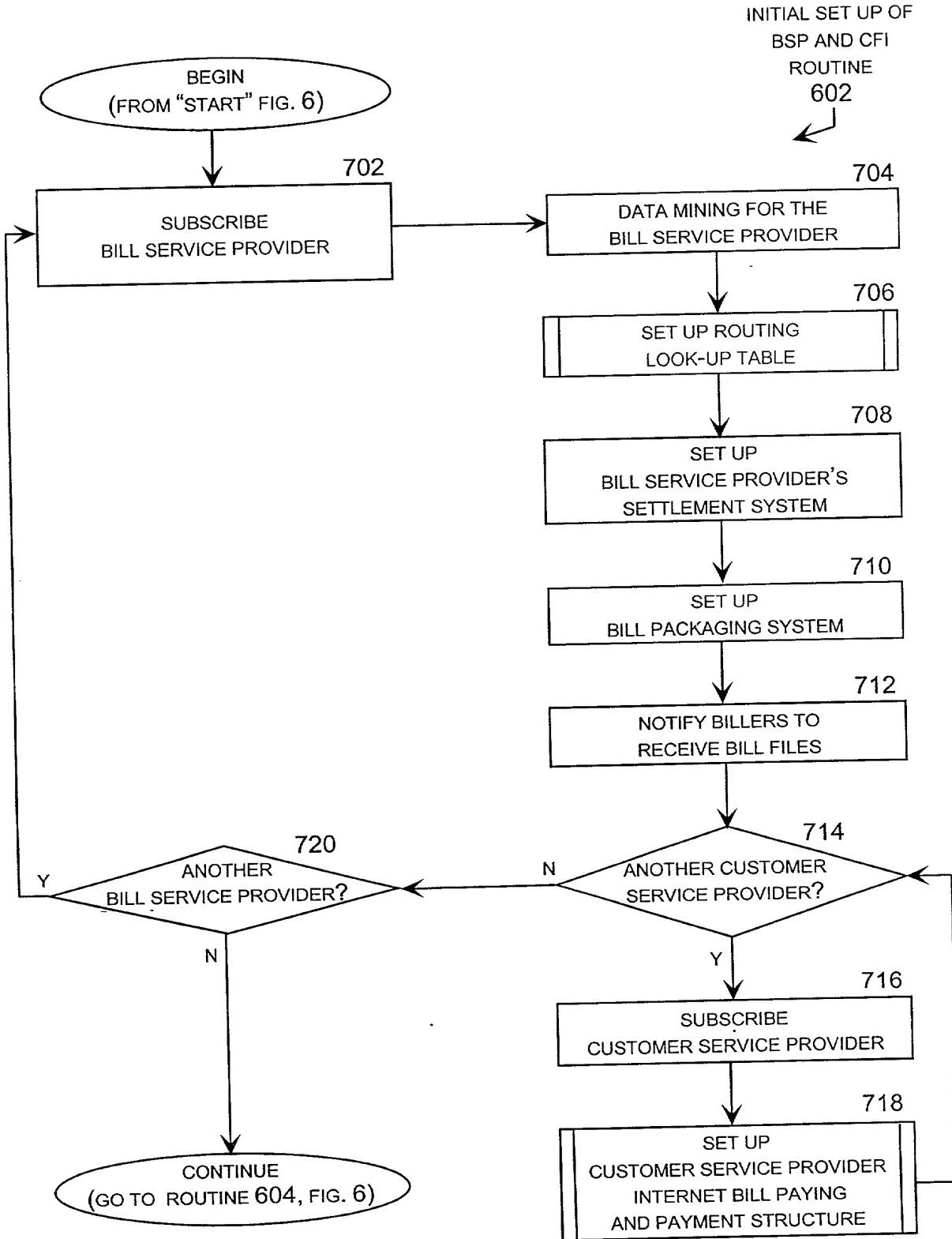


FIG. 5



**FIG. 6**



SET UP
ROUTING
LOOK-UP TABLE
ROUTINE
706

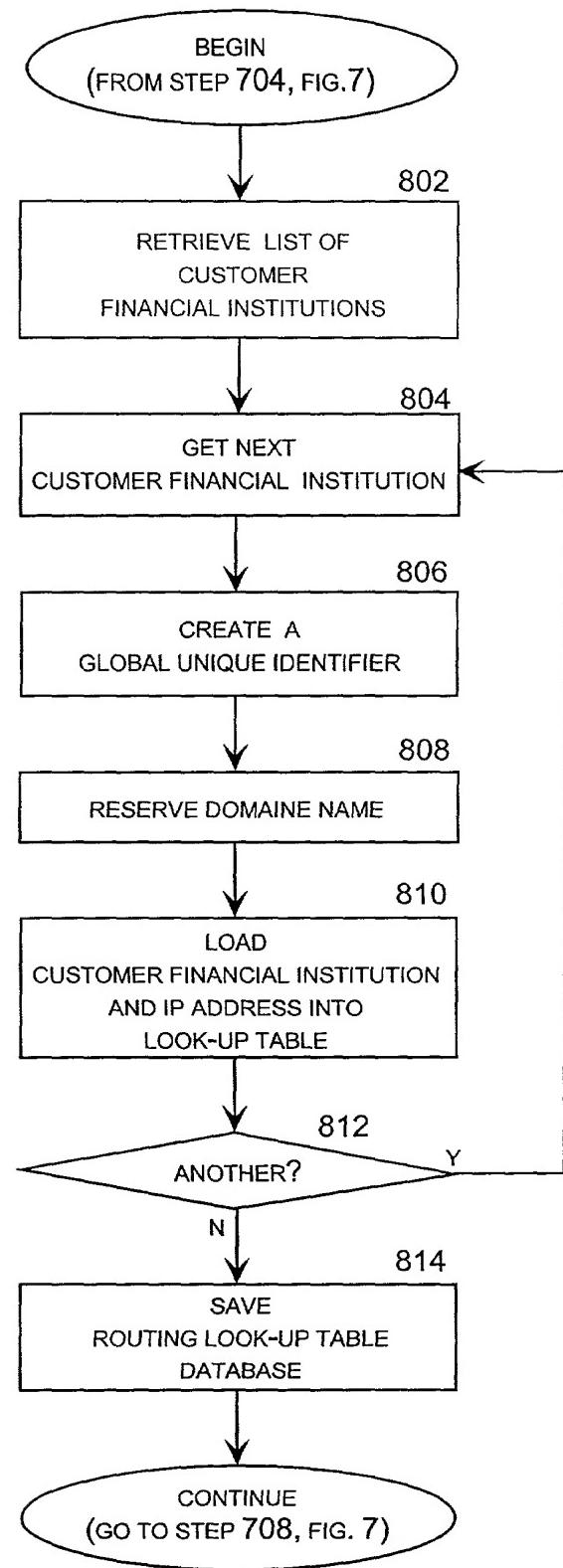


FIG. 8a

TABLE "A" - ROUTING ADDRESS LOOK-UP TABLE

| <u>CUSTOMER'S FINANCIAL INSTITUTION</u> | <u>CFI INFO</u> | <u>ROUTING ADDRESS</u> | <u>STATUS</u> |
|---|-----------------|----------------------------|---------------|
| BANK "A" | RTN "A" | GUID "A" | REGISTERED |
| CREDIT CARD COMPANY "B" | IIN "B" | GUID "B" | REGISTERED |
| BANK "C" | RTN "C" | GUID "C" | RESERVED |
| ⋮ | ⋮ | ⋮ | ⋮ |
| BANK "N" | RTN "N" | GUID "N" | REGISTERED |

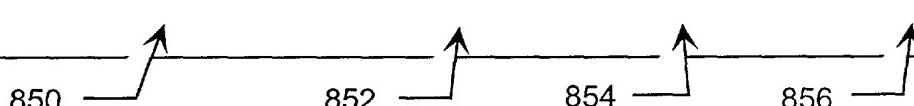


FIG. 8b

TABLE "A" - ROUTING ADDRESS LOOK-UP TABLE

| <u>CUSTOMER'S FINANCIAL INSTITUTION</u> | <u>CFL INFO</u> | <u>ROUTING ADDRESS</u> | <u>STATUS</u> |
|---|-----------------|----------------------------|---------------|
| BANK "A" | RTN "A" | GUID "A" | REGISTERED |
| CREDIT CARD COMPANY "B" | IIN "B" | GUID "B" | REGISTERED |
| BANK "C" | RTN "C" | GUID "C" | RESERVED |
| ⋮ | ⋮ | ⋮ | ⋮ |
| BANK "N" | RTN "N" | GUID "N" | REGISTERED |

The diagram consists of four horizontal arrows pointing upwards from the bottom of the table towards the numbers 850, 852, 854, and 856. The first arrow points to 850, the second to 852, the third to 854, and the fourth to 856.

FIG. 8b

CUSTOMER FINANCIAL INSTITUTION
SET UP
ROUTINE
718

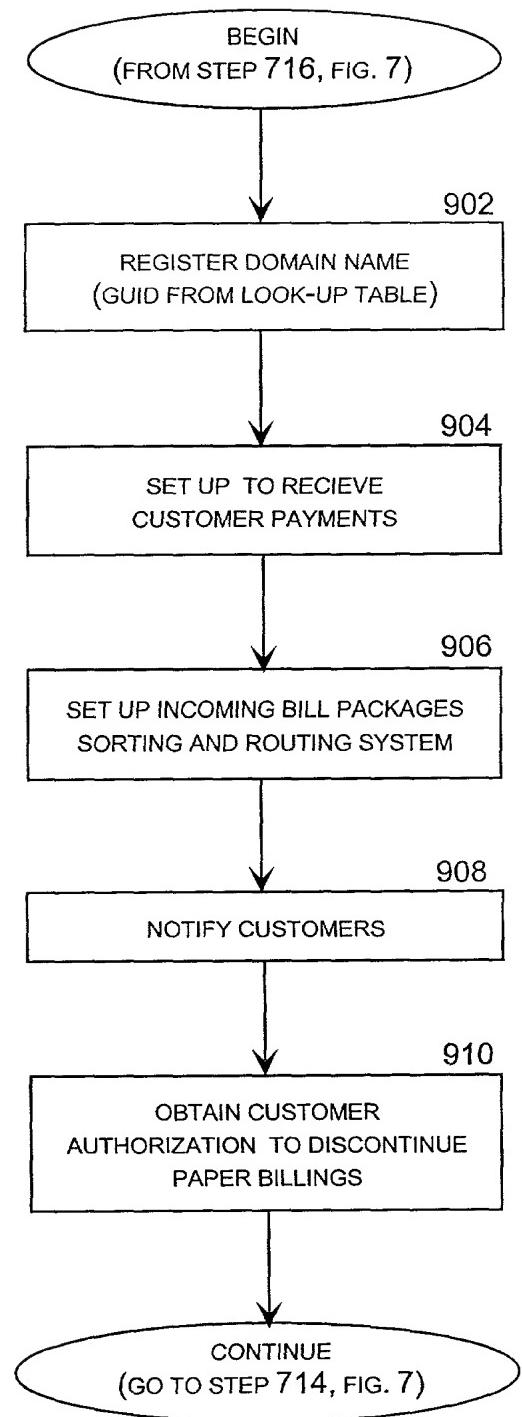


FIG. 9

PROCESS BILLS
BY THE BSP
ROUTINE
604

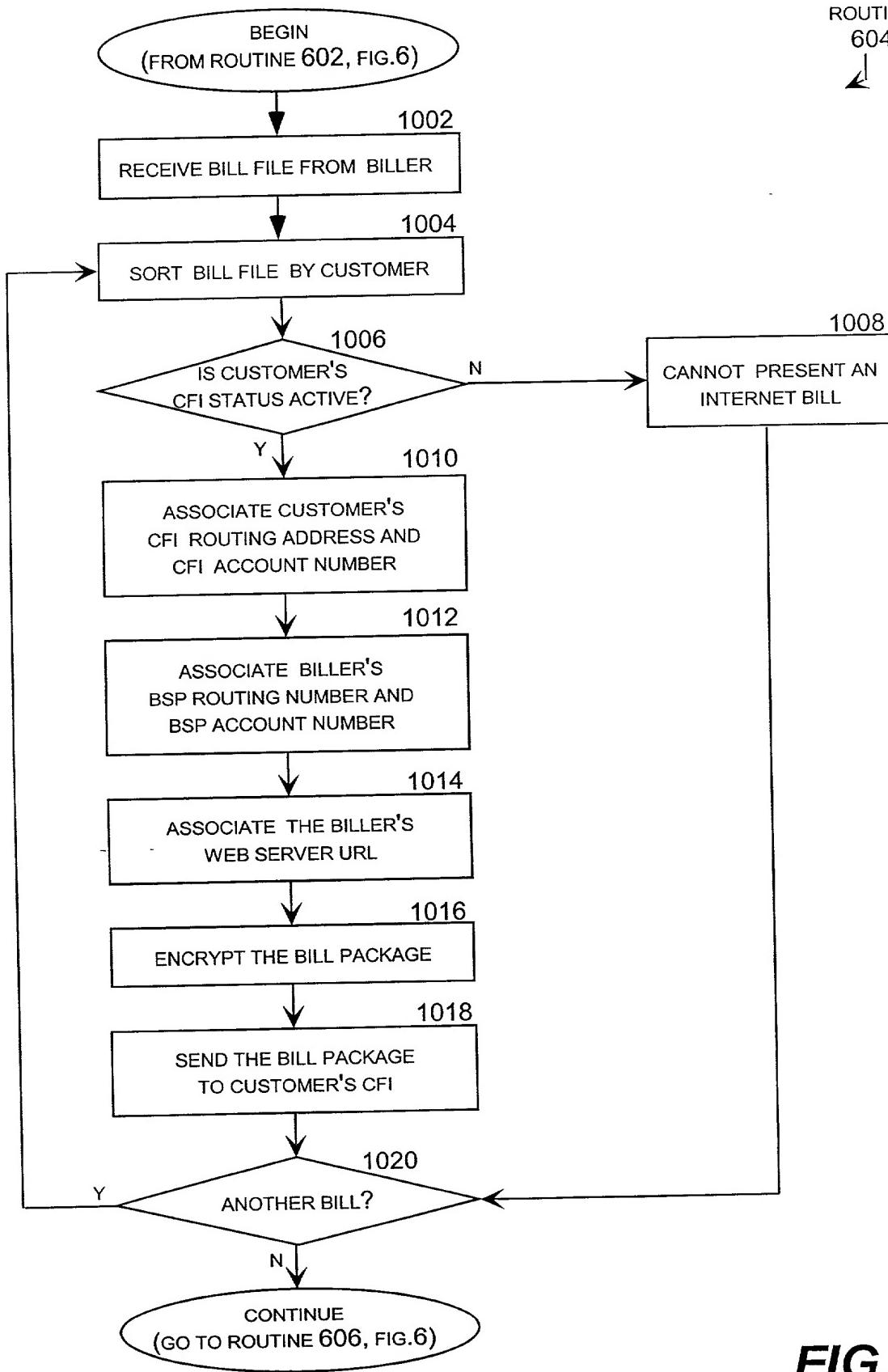


FIG. 10

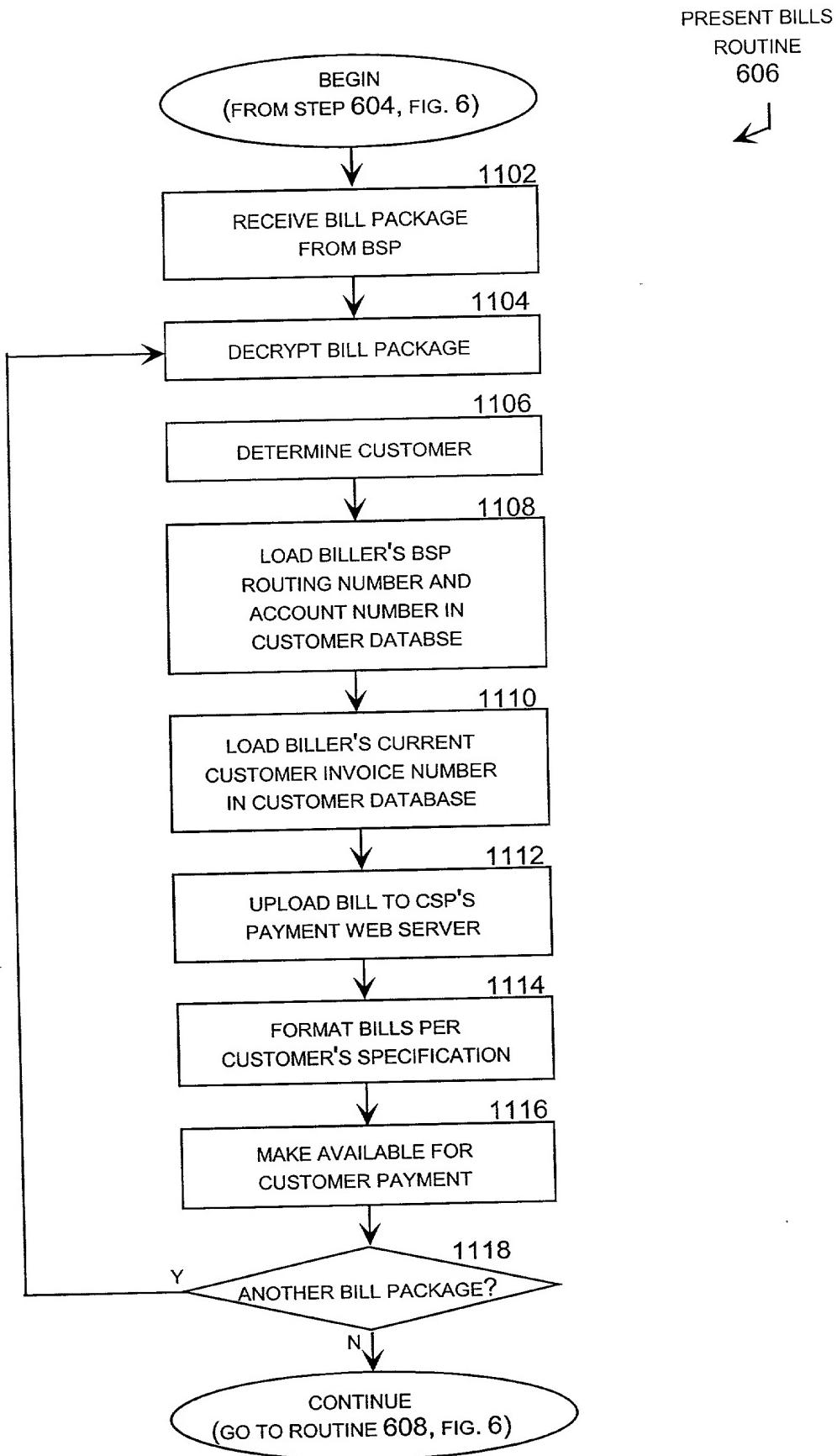


FIG. 11

SETTLEMENT OF AN
ELECTRONIC PAYMENT
ROUTINE
608

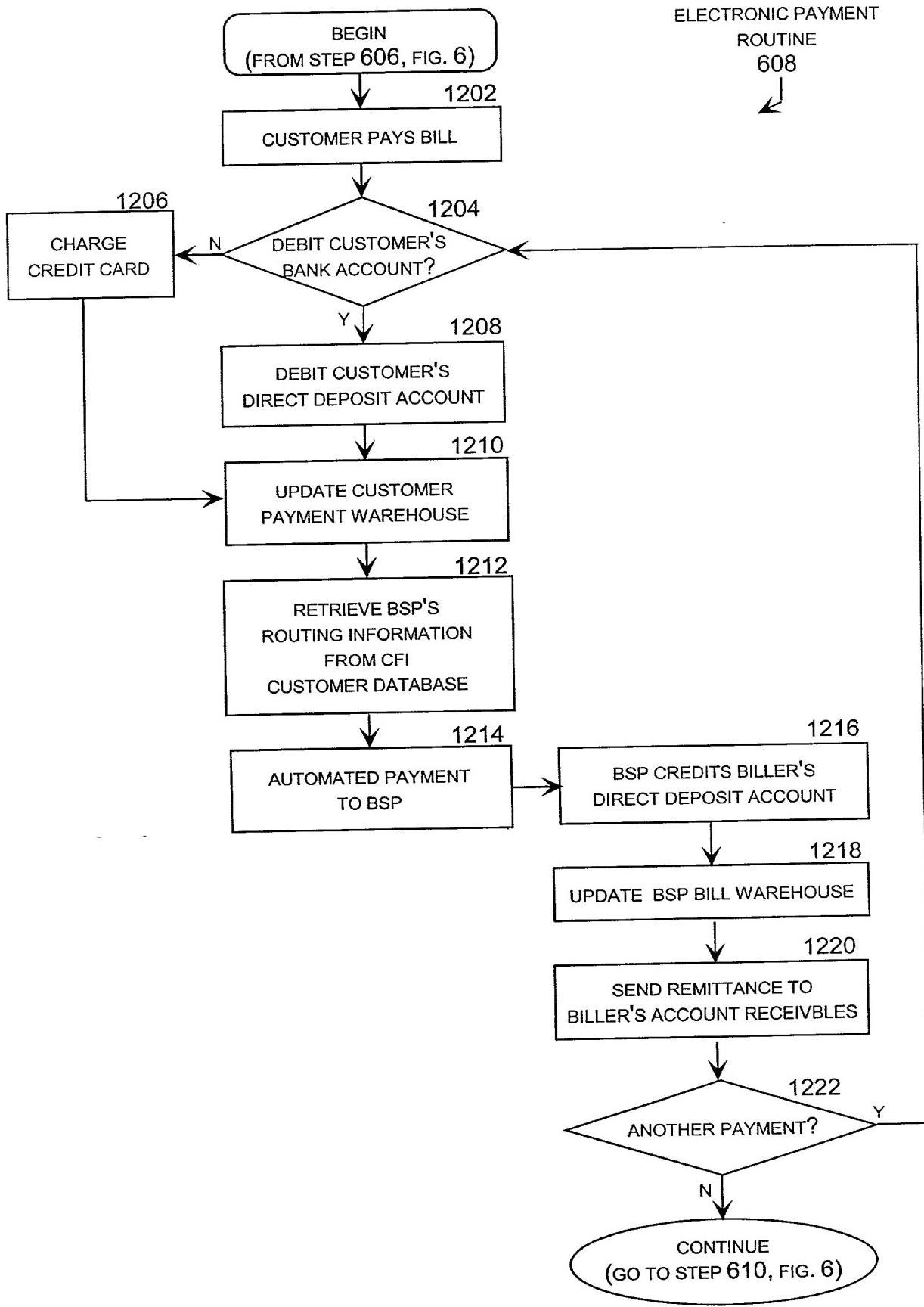


FIG. 12